

# Unbaptized Believers Are Lost

by Phil Sanders

*A Reply to an article, "Are Unbaptized Believers Lost?"  
by "A Student of the Word," published in Grace Centered Magazine.*

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## Introduction

Grace Centered Magazine published an article by “A Student of the Word,”<sup>1</sup> arguing that the belief that God grants salvation only when one’s faith reaches the point of leading him to complete properly administered and understood baptism is wrong, heretically wrong. The purpose of this reply is to demonstrate the errors of this article and to show that preaching the necessity to salvation of baptism by a penitent believer is a Biblical doctrine.

Student<sup>2</sup> argues that any question having to do with the fate of an unbaptized believer is an abiblical question (A Student of the Word 1). He says that no Scripture “speaks about the fate of a person that believes in Jesus but hasn’t been baptized.” He admits Scripture speaks of obedience and baptism but feels this question is left unanswered. Consequently, he feels it is wrong to even ask the question. It might be helpful here to ask why Scripture does not address this question. Perhaps it is because Scripture nowhere ever contemplates an unbaptized believer. The belief that one is saved prior to baptism is actually a rather late notion. Until the days of Zwingli and Calvin, Christians everywhere believed that baptism was necessary to salvation. Any doctrine first promulgated 1500 years later than the Savior will propose abiblical circumstances. Scripture *does distinguish* between the active believer and the inactive believer.<sup>3</sup> Inactive faith is clearly described as unable to save, useless, by itself, dead, and imperfect.

In contradiction to Student, teaching the necessity of baptism to salvation does not violate the principle of salvation by grace through faith (1). Baptism, far from being a work of merit or a commandment of the Hebrew Law, is an act of faith through which the grace of God is applied to the souls of men.

## Righteousness “Apart from Law”

Student believes Romans answers the question “whether God grants us salvation through our faith, or whether He grants salvation in response to our faithful obedience to His commands.” Student builds his case on Rom. 3:21-22 from the New International Version,

*But now a righteousness from God, apart from law, has been made known, to which the Law and the Prophets testify. This righteousness from God comes through faith in Jesus Christ to all who believe.*

From this passage Student argues that our justification, our righteousness, “is not based on our obedience to God’s law” (2). Since the definite article is absent (“apart from law” rather than “apart from the Law”), Student argues that this passage refers “to the idea or general principle of what law is” rather than to the Law of Moses. He concludes that salvation is by grace through faith apart from any commandment or law whatsoever.

It does not occur to Student to check this passage and its translation more closely. Quoting only from the NIV, he assumes that the passage is correctly rendered “apart from law.” To be fair, the UBS4 Greek New Testament literally says “*Νυνὶ δὲ χωρὶς νόμου,*” (“But now apart from law). The RSV and NRSV also translates “apart from law.” Translators, however, often omit or supply definite articles in order to get the best sense of the phrase. The non-use of an article does not always mean that an author is referring to a specific or definite object or person. There are at least ten ways in which a noun in Greek can be definite without the article.<sup>4</sup> In Romans 2:14, the NIV says, “Indeed, when Gentiles, who do not have the law, do by nature things required by the law,

they are a law for themselves,.” When one examines the original language, however, one finds that the definite article is missing twice and yet translated “the law.” Notice Romans 2:12 in the original with the NIV translation:

*ὅσοι γὰρ ἀνόμῳ ἥμαρτον, ἀνόμῳ καὶ ἀπολοῦνται·*  
All who sin apart from the law will also perish apart from the law,

*καὶ ὅσοι ἐν νόμῳ ἥμαρτον, διὰ νόμου κριθήσονται·*  
and all who sin under *the* law will be judged by *the* law.

In the second line of this example, the word **νόμος** is used twice in prepositional phrases without the article in the original but containing the article in the NIV. Of the 74 uses of **νόμος** in 51 verses, 21 are anarthrous (without the definite article) but are translated in the NIV with the definite article.<sup>5</sup> In many cases **νόμος** is used as the object of a preposition, which does not require the definite article in order to be definite.

In trying to understand the meaning of Rom. 3:21, Student seems to ignore 3:20, “by the works of the Law no flesh will be justified in His sight; for through the Law comes the knowledge of sin.” Both verses 20 and 27 use anarthrous **νόμος** but speak of “the law,” pointing specifically to the Law of Moses. One must wonder, then, by what hermeneutic Student feels justified understanding this word to refer to *any* and *all* law. He cannot justify this position simply on the lack of a definite article, for the NIV itself is quite inconsistent on this matter.

One cannot dismiss the fact that many versions supply a definite article to this phrase in Rom. 3:21, because they believe it is accurate to do. Here are a few:

KJV: “without the law”

ASV: “apart from the law”

NKJV: “apart from the law”

NASB: “apart from the Law”

God’s Word Translation: “in a way other than Moses’ Teachings.”

ESV: “apart from the law”

FHV (McCord): “apart from the law”

ISV: “apart from the Law”

IEB: “without *the* law”

Jerusalem Bible: “outside the Law”

Amplified: “independently and altogether apart from the Law”

NCV: “without the law”

NLT: “not by obeying the law”

CEV: “it isn’t by obeying the Law of Moses”

The contrast of these translations and paraphrases is sharp, and shows that Student’s reliance on the NIV is more in the realm of interpretation than translation. To build one’s foundational statement on such shaky ground is faulty hermeneutic, a foundation of sand.

## The Obedience of Faith

The Scriptures clearly teach that our righteousness comes by faith and not by works. Romans 3:28 says, “For we maintain that a man is justified by faith apart from works of the Law.” When Student speaks of a righteousness that is derived from faith, he argues that it is a faith alone without obedience. He argues, “demanding our obedience is quite different than granting us righteousness through our obedience” (4). He concludes that since obedience includes works, and since we are made righteous “apart from (any) law,” and since baptism is a work of the law of Christ, our righteousness cannot come through baptism. Students says,

God grants righteousness to those who have faith in Jesus. He uses the criteria of faith to credit believers *before* they can obey so that they can never claim that they earned their righteousness by their obedience (5).

In making such a statement, Student appears to show little attention to the “obedience of faith” Paul preaches. In Rom. 1:5, Paul argues that he “received grace and apostleship to bring about the obedience of faith among all the Gentiles.” His task was not merely to bring about faith but obedient faith. In the closing doxology of Romans, Paul again says,

*Now to Him who is able to establish you according to my gospel and the preaching of Jesus Christ, according to the revelation of the mystery which has been kept secret for long ages past, but now is manifested, and by the Scriptures of the prophets, according to the commandment of the eternal God, has been made known to all the nations, leading to obedience of faith; to the only wise God, through Jesus Christ, be the glory forever. Amen. (16:25-27)*

The points of similarity between this passage and 3:21 are notable. The righteousness from God that is “apart from law” and has been manifested through the Law and the Prophets is a righteousness by faith; but it is an obedient faith. Paul’s preaching leads to the obedience of faith.

In Rom. 6:16-18 Paul himself links this obedience of faith to righteousness. In fact, Paul says that obedience results in righteousness.

*Do you not know that when you present yourselves to someone as slaves for obedience, you are slaves of the one whom you obey, either of sin resulting in death, or of obedience resulting in righteousness? But thanks be to God that though you were slaves of sin, you became obedient from the heart to that form of teaching to which you were committed, and having been freed from sin, you became slaves of righteousness.*

Believers who obeyed from the heart that form of teaching to which they were committed became slaves of righteousness. It is clear from this passage that freedom from sin and the change from sin to righteousness came *when* they obeyed from the heart—not before. Heartfelt obedience in baptism is an act of faith, not a work of merit. No one earns heaven by being baptized; instead one receives grace in being baptized.

That faith, baptism and righteousness are linked together in the writings of Paul is undeniable. In fact, Paul makes it clear that baptism is not a deed-based righteous act but the

means by which God saves us. Notice first Gal. 3:24-27, where the faith that justifies assumes one is baptized:

*Therefore the Law has become our tutor to lead us to Christ, that we may be justified by faith. But now that faith has come, we are no longer under a tutor. For you are all sons of God through faith in Christ Jesus. For all of you who were baptized into Christ have clothed yourselves with Christ.*

Here Paul's message of justification by faith assumes that believers have been baptized into Christ. Indeed, anyone who has not yet been baptized is not "in" Christ or "clothed with" Christ; they were baptized to put on Christ and thus become a child of God. Let's recall that the epistle to the Galatians was written about seven or eight years before the epistle to the Romans.<sup>6</sup> Paul is surely not suggesting one gospel to the Galatians and another to the Romans.

In 64 AD Paul wrote to Titus (3:4-7) about how God saves us. He reveals that the means through which mercy and grace flow is the washing of regeneration and the renewing of the Holy Spirit. We are justified, not on the basis of deeds we have done in righteousness, but by means of the washing that regenerates (the baptism of the new birth) and the Holy Spirit's renewal. Here again, the righteousness of faith includes the medium of baptism.

*But when the kindness of God our Savior and His love for mankind appeared, He saved us, not on the basis of deeds which we have done in righteousness, but according to His mercy, by the washing of regeneration and renewing by the Holy Spirit, whom He poured out upon us richly through Jesus Christ our Savior, that being justified by His grace we might be made heirs according to the hope of eternal life.*

The emphasis in this passage is on what God has done by the washing and the renewing. God is the active participant in baptism, and the one baptized is the passive receiver of God's grace. In Col. 2:12-13 Paul reminds us,

*having been buried with Him in baptism, in which you were also raised up with Him through faith in the working of God, who raised Him from the dead. And when you were dead in your transgressions and the uncircumcision of your flesh, He made you alive together with Him, having forgiven us all our transgressions.*

Baptism is the means by which *God works*, to bury and raise us up with Christ, to wash away our sins, and to make us alive together with Him. Baptism is obedient faith and trust in God to forgive us and unite us with Christ. God is the active one; we receive salvation by baptism. Baptism is a thankful, believing response to what God graciously has done for us in the sacrifice of Jesus upon the cross. Refusing to accept the necessity of baptism is actually blocking God from His work. Believing Christ means trusting God to give us new life through the means He has chosen—baptism! Student ignores the implications of these additional passages dealing with our justification. He has chosen rather to focus on a faulty interpretation of "apart from law," as if that dismissed all the other things Paul says on justification. God gave new life to Jesus when He raised Him up; and God gives us new life (Rom. 6:3-6) when the old man of sin is buried and the new man is raised. As to the timing of the new life<sup>7</sup>; *it is never before God raises us up*. This is why baptism is necessary. There is no new life until one is buried and raised with Christ.

## Obedience and Works

Student, looking at the example of Abraham in Romans 4 argued, “in this section of Romans Paul uses the word works to refer to obedience to God’s law. He uses the words work and obedience interchangeably, and when I finally saw that, it decimated my mental separation of the two concepts” (5). Student argues that Abraham’s justification came by faith *before* he was circumcised. He says that Abraham was not justified in the work of circumcision but by his faith before the circumcision; otherwise Abraham would have obligated God and had something to boast about.

Student never asks why circumcision enters Paul’s discussion in Romans 3 and 4. The answer lies in understanding the nature of the problem at Rome Paul was addressing. In 56 or 57 AD, the Christians in Rome were mostly Gentiles rather than Jews. Emperor Claudius had expelled all the Jews from Rome in 49 AD, because of the unrest “at the instigation of Chrestus [Christ]” (see Seutonius *Claudius* 25.4; Acts 18:2). This ban continued until his death in 54 AD. With the return of the Jews to Rome, the Gentile Christians found a challenge to their place of leadership. The Jewish Christians coming back into Rome were apparently trying to impose circumcision, the law, and their traditions on the Gentile Christians. Paul describes their view of righteousness, tied up in the Law in Romans 10:1-5.

*Brethren, my heart's desire and my prayer to God for them is for their salvation. For I bear them witness that they have a zeal for God, but not in accordance with knowledge. For not knowing about God's righteousness, and seeking to establish their own, they did not subject themselves to the righteousness of God. For Christ is the end of the law for righteousness to everyone who believes. For Moses writes that the man who practices the righteousness which is based on law shall live by that righteousness.*

Paul’s contrast throughout the epistle is a contrast between the legalistic righteousness found in the writings of Moses and the righteousness that comes by faith. Paul had made it clear to the Romans and to the Galatians that no one could live up to the righteousness of the Law (Rom. 2:17-24; 3:9-18; Gal. 2:14-16). The Judaizers in Rome were trying to place a yoke on Gentiles, which neither they nor their fathers were able to bear (Acts 15:10-11). The discussion in Romans 14 contrasts Jewish and Gentile practices. Gentiles ate unclean meats; Jews did not. Jews observed holy days to God; Gentiles did not. Jews and Gentiles were judging each other on matters that were indifferent in themselves but a bone of contention to the Romans. Just as Paul condemns the binding circumcision on Gentiles in Galatians (Gal. 5:1-6), so he shows its uselessness to the Gentile Romans (Rom. 2:25-29; 4:7-12). What Paul condemns is the Jewish Christians’ unwarranted imposition of circumcision upon Gentile Christians; it was their faith in Christ that saved them, not the work of circumcision or keeping the Law. Christians, both Jew and Gentile, have died to the Law (7:4); Christ is the end of the Law for everyone who believes (10:4).

The fact that we are not justified by the works of the Law (3:28; Gal. 2:16, 21), however, does not mean as Christians in the “obedience of faith” we are pursuing our own righteousness. Notice the contrast:

*For not knowing about God's righteousness, and seeking to establish their own, they did not subject themselves to the righteousness of God.*

Paul contrasts the Jews seeking to establish their own righteousness with subjecting themselves to the righteousness of God. Paul understood that God's righteousness today required subjecting oneself—obedience! In fact, Paul in 10:16 specifically says “not all the Israelites responded to the good news,” (more literally, they did not all “*obey the gospel*”). The righteousness of God is by faith, but it is an obedient faith. Paul had already made it clear in an earlier writing to the Thessalonians (51-52 AD) that God will take vengeance on “those who do not obey the gospel of our Lord Jesus” (2 Thess. 1:7-9). This certainly agrees with the statements of Jesus:

*“Therefore everyone who hears these words of Mine, and acts upon them, may be compared to a wise man, who built his house upon the rock. And the rain descended, and the floods came, and the winds blew, and burst against that house; and yet it did not fall, for it had been founded upon the rock. And everyone who hears these words of Mine, and does not act upon them, will be like a foolish man, who built his house upon the sand. And the rain descended, and the floods came, and the winds blew, and burst against that house; and it fell, and great was its fall.” (Matt. 7:24-27)*

*Jesus answered, “Truly, truly, I say to you, unless one is born of water and the Spirit, he cannot enter into the kingdom of God. (John 3:5)*

*“He who believes in the Son has eternal life; but he who does not obey the Son shall not see life, but the wrath of God abides on him.” (John 3:36)*

Paul does not contemplate an “unbaptized believer,” because the only faith he preached was an obedient faith (Rom. 1:5; 16:25-27). He knew that obedience resulted “in righteousness” (Rom. 6:16) and that one must subject himself to righteousness (10:4) by obedience to the gospel (10:16). Student overlooked the whole context of Romans in order to justify a doctrine of his own imagination, built upon a foundation of sand and bad hermeneutics.

## The Purpose of Baptism

Student has argued,

The truth is that God didn't make a formula for salvation. Nor did He devise a timeline with acts of obedience built upon other prerequisite acts of obedience. That's why the apostles and evangelists didn't worry about making any kind or order or plan of salvation clear in every statement they made to every audience. They didn't think themselves inconsistent when on one occasion they told folks to repent to be saved, but on another they spoke of baptism in the context of salvation. They expected their hearts to do all those things commanded by God and never intended anyone to think that any act of obedience was the basis of her salvation. From beginning to end, they taught that salvation came by the grace of God through faith. They understood that every act of obedience, no matter how important to the changing of our lives, was not to be done so that God would save us, but to be done because the God who saved us wants it done. Moreover, in the very act of obeying we attain in our own hearts the seal that assures us of our relationship with God.

One must wonder if Student has really done the research on the purpose of baptism needed in this discussion. From the beginning Peter preached on the purpose of repentance and baptism. When the guilt-ridden Jews, pierced to the heart for their sin against the Lord Jesus Christ, cried out for an answer as to what they should do, Peter answered,

*“Repent and be baptized, every one of you, in the name of Jesus Christ so that your sins may be forgiven. And you will receive the gift of the Holy Spirit. The promise is for you and your children and for all who are far off—for all whom the Lord our God will call.”*

*With many other words he warned them; and he pleaded with them, “Save yourselves from this corrupt generation.” Those who accepted his message were baptized, and about three thousand were added to their number that day. (Acts 2:38-41, NIV, 1974)*

The Jews at Pentecost were both to repent and be baptized “so that your sins may be forgiven.”<sup>8</sup>

There is no suggestion that their sins could have been forgiven earlier than this, since the purpose of the repentance and baptism was to be forgiven. That baptism is “so that sins may be forgiven”<sup>9</sup> rather than “because sins have been forgiven” can be strongly sustained from the context, from the language, and from the history of the early church.<sup>10</sup> No ancient Christian writer ever supposed that salvation came at the point of faith and prior to baptism.<sup>11</sup> One might also notice Peter’s admonition that they “save” themselves. Peter by this statement is not denying the grace of God working through faith; what he is saying is that a response is necessary. They must choose to follow God’s will by their repentance and submission to baptism. The opportunity by God’s grace is there for them to find forgiveness, so he warned them and pleaded with them to save themselves.

Likewise, Paul himself understood that sins are not washed away until one is baptized. Having encountered the Lord on the road to Damascus, Paul went into the city where he would be told what he “must” do (Acts 9:6). He neither ate nor drank for three days (9:9) but spent his time in prayer (9:11). When Ananias came to him, he did not tell him that he was already saved by grace through faith when he trusted in Jesus. Ananias did not tell him that his prayers saved him. What Ananias did say was, “And now why do you delay? Arise, and be baptized, and wash away your sins, calling on His name” (22:16). If Paul’s sins had been forgiven on the road when he trusted Jesus or by a prayer, why then did he need to “wash away” his sins? Faith, repentance, prayer and fasting did not bring forgiveness to Saul of Tarsus, the apostle Paul. God washed away his sins in baptism; God buried the old man of sin and raised up a new man in baptism; and the working of God made him alive in baptism (Rom. 6:3-7; Col. 2:12-13; Tit. 3:4-7). Baptism is not merely a significant point in our journey; it is the point in which God makes us alive, adopts us as sons, adds us to His church, gives us the Holy Spirit, and washes away our sins.

## The Case of Cornelius

Student argues that Cornelius is an example of salvation prior to baptism and at the point of faith (14). Quoting Acts 15:7-11, Student says that Cornelius was saved by grace through faith; “God showed they were saved (purified) by giving them the Holy Spirit.”

Once again, Student has shown little sensitivity to context and to the time of statements in the book of Acts as he deals with Cornelius. He assumes the very thing he sets out to prove and

mixes concepts, thinking that acceptance and salvation are equivalent. That Cornelius received the Holy Spirit prior to his baptism is undeniable (Acts 10:44-48), but that God saved Cornelius through this experience is not so certain. One might very well have a miraculous gift and yet not be right with God. Jesus himself said:

*Not everyone who says to Me, 'Lord, Lord,' will enter the kingdom of heaven; but he who does the will of My Father who is in heaven. Many will say to Me on that day, 'Lord, Lord, did we not prophesy in Your name, and in Your name cast out demons, and in Your name perform many miracles?' And then I will declare to them, 'I never knew you; depart from Me, you who practice lawlessness.' (Matt. 7:21-23)*

The Bible does not teach that one is saved by baptism in the Holy Spirit; it teaches that one is saved by faith. Student would do well to look again at Acts 15:7-9:

*And after there had been much debate, Peter stood up and said to them, "Brethren, you know that in the early days God made a choice among you, that by my mouth the Gentiles should hear the word of the gospel and believe. And God, who knows the heart, bore witness to them, giving them the Holy Spirit, just as He also did to us; and He made no distinction between us and them, cleansing their hearts by faith.*

Before their hearts could be cleansed they needed to believe. It is noteworthy that Acts 11 gives us more information about that salvation and when the Holy Spirit was given. Acts 11 says:

*But Peter began speaking and proceeded to explain to them in orderly sequence,...(11:4)*

*And he [Cornelius] reported to us how he had seen the angel standing in his house, and saying, 'Send to Joppa, and have Simon, who is also called Peter, brought here; and he shall speak words to you by which you will be saved, you and all your household.' And as I began to speak, the Holy Spirit fell upon them, just as He did upon us at the beginning. And I remembered the word of the Lord, how He used to say, 'John baptized with water, but you shall be baptized with the Holy Spirit.' (11:13-16)*

*"If God therefore gave to them the same gift as He gave to us also after believing in the Lord Jesus Christ, who was I that I could stand in God's way?" And when they heard this, they quieted down, and glorified God, saying, "Well then, God has granted to the Gentiles also the repentance that leads to life." (11:17-18)*

Peter's explanations in Jerusalem of his experiences in Caesarea were told in "orderly sequence," i.e., in chronological order. The word "order" pertains to "being in sequence in time, space, or logic, in order, one after the other." Peter was explaining "to someone point by point."<sup>12</sup>

Peter came to Caesarea to tell Cornelius words "by which you will be saved, you and your household." Notice here that it was the words that saved them, not the baptism of the Holy Spirit. What Peter says next, however, will come as an even greater surprise to those who think that the gift of the Holy Spirit saved Cornelius. Peter said, "And as I began to speak, the Holy Spirit fell upon them." If Cornelius and his household were saved when they were baptized in the Spirit,

they were saved without faith. “Faith comes from hearing, and hearing by the word of Christ” (Rom. 10:17).

The tenth chapter of Acts gives a general account of Cornelius’ conversion. If one reads it alone, one might conclude that Peter preached for some time before the Spirit fell; however, such was not the case. Acts 11:15 says, “as I began to speak.” The eleventh chapter gives crucial information needed to understand the sequence of events. Acts 11 gives an orderly account of what happened; and chapter 11 says the Spirit fell when Peter *began* to speak! If Cornelius were saved by the falling of the Holy Spirit, then they were saved before they heard Peter’s message. This cannot be, since Peter brought “words” by which Cornelius was saved. Acts 15:9 says that God “cleansed their hearts by faith.” Without the message, the words, Cornelius could not have believed and so have been saved. Although the Gentiles knew something about the gospel prior to Peter’s arrival (10:36-37), they were brought to the point of saving faith by the preaching of Peter (Acts 11:14; 15:7; Rom. 10:17).<sup>13</sup>

These Gentiles were baptized in the Spirit to prove to the Jews that they too had a right to hear the gospel and become part of Christ’s kingdom. The vision Peter witnessed in Joppa revealed that what was formerly unclean to Peter was now clean. God was not interested in getting Peter to eat meats other than clean ones; His point was that “unclean” Gentiles were now acceptable for the gospel. Peter said, “I most certainly understand now that God is not one to show partiality, but in every nation the man who fears Him and does what is right, is welcome to Him” (Acts 10:34-35). Peter knew that gospel was to go to all, but here presses the point that the time was “now” to start preaching to them. The six Jewish disciples with Peter were also astonished and amazed at the outpouring of the Spirit (Acts 10:45-46). When Peter asked if any of them could forbid the Gentiles from being baptized (10:47), he was acknowledging that God had welcomed them by granting them opportunity. Neither he nor they would stand in the way of Gentiles becoming Christians. The conclusion at Jerusalem was, “Well then, God has granted to the Gentiles also the repentance that leads to life” (11:18). God welcomed Gentiles to respond to the gospel (the words that save) in faith, repentance and baptism. In fact, then, the household of Cornelius was saved just like everybody else, by their obedience to the gospel. Peter did not use the baptism of the Spirit to justify Cornelius’ salvation; he used it to defend his entering the house of a Gentile and preaching. From that day forward, everyone had to admit that Gentiles had a right to the message.

In his first epistle Peter makes it clear when a person is born again and what causes this new birth. He says:

*Since you have in obedience to the truth purified your souls for a sincere love of the brethren, fervently love one another from the heart, for you have been born again not of seed which is perishable but imperishable, that is, through the living and abiding word of God. (1 Peter 1:22-23)*

Peter says that believers purify their souls in their *obedience to the truth*. The preached, living and abiding word of God is that imperishable seed which causes one to be born again—not the falling of the Holy Spirit. That is how grace through faith works. The message and the opportunity to obey also come by God’s grace. God grants opportunity for repentance (2 Pet. 3:9), since God is not willing for any to perish. God’s gift of cleansing comes to us when we respond in “obedience to the truth.” God is both just in condemning those who will not respond and justified in saving those who believe (Rom. 3:26). The great commission was for all people,

both Jews and Gentiles (Matt. 28:19-20; Mark 16:15-16); but not everyone received miraculous gifts as did Cornelius and his household (1 Cor. 12:28-30). The non-miraculous, gift of the indwelling Spirit, however, is a promise made to all who are called, when they repent and are baptized (Acts 2:38-39; Rom. 8:9-11).

## The Case of the Twelve Disciples in Ephesus

*And it came about that while Apollos was at Corinth, Paul having passed through the upper country came to Ephesus, and found some disciples. (Acts 19:1)*

Student argues that in the book of Acts Luke refers to disciples thirty times. In every case, he uses the word to refer to those who are the saved, the people of God. He even lets us know that disciples and Christians are the same thing. The point of his argument is that these disciples were saved but allowed to delay their obedience while in a saved condition. He argues they were saved Christian disciples, because the word "disciples" means they are the people of God.

We must wonder how they could be Christians, however, when

- (1) they had never heard of the Holy Spirit (19:2);
- (2) they had been baptized into John's baptism (19:3);
- (3) they did not know that Jesus had fulfilled John's prophecy (19:4);
- (4) and they needed to be baptized in the name of Lord Jesus (19:5).

Neither good intentions nor ignorance was a substitute for obedience. The baptism of John did not in this case make Christians; otherwise there would have been no need for the baptism into the name of the Lord Jesus.

Though the word "disciples" normally means disciples of Christ, it is not clear whether these twelve men were disciples of Christ or disciples of John. Yes, they believed the teachings of John, that the Messiah would come; but it is not clear from the text that they understood Jesus had fulfilled that promise. They believed, but what they believed tells what kind of believers they were. Their baptism into John's baptism suggests they were disciples of John and believed John's message; and context is the final determinant of the meaning of any word. Since they had never heard of the Holy Spirit and had not been baptized into the name of Jesus, they very likely did not know of the death, burial and resurrection of Jesus. How, then, could they have obeyed the gospel by being buried and raised with Christ? That Paul immediately baptized them showed the urgency of their obedience as soon as they learned what they needed to do.

## The Truth of James 2

Student's summary statement at the beginning of chapter 3 on James says, "Salvation is by grace through faith and is not based on the rapidity, quantity, or quality of our obedience." If this is true, one must wonder: Why did Peter command the household of Cornelius to be baptized? Why did Paul immediately baptize the twelve disciples in Ephesus into the name of the Lord Jesus? Why did Peter point out the reason for repentance and baptism in Acts 2:38 ("so that your sins may be forgiven)? Why did Paul remind the Romans in Romans 6 what happened to them in baptism (6:3-7)?

Student quotes Eph. 2:8 and applies the term works to any work, including obedience to the gospel. He argues, "God lets us know again that nothing we do causes Him to give us salvation. It isn't what we do but what we have in our heart—faith—that He seeks to see before granting salvation" (19). Student said that when he used to equate obedience with faith (that one was as important as the other), he was wrong. It is unfortunate that Student is no longer able to distinguish the "obedience of faith" (Rom. 1:5; 16:25-27; cf. Acts 6:7) from works derived "from yourselves." *Man cannot save himself by himself; man cannot earn his way to heaven.* Faithful gospel preachers have known this all through the years. If one should boast in baptism, one boasts not in what he has done but in what God has done. Paul realized that the faith shown in baptism was in the *operation of God* (Col. 2:12-13) not in ourselves.

Student frankly forgets that baptism is God's idea, not ours. He forgets that God is the one who takes our immersion and unites us with Christ in his death, burial and resurrection (Rom. 6:3-7); God forgives us, redeems us, and frees us from sin in baptism (Rom. 6:5-7; Col. 2:12-13). God raises us up in baptism (Col. 2:12-13). God makes us alive, giving us "newness" of life in baptism (Rom. 6:4; Col. 2:13). It is a shame that Student equates our obedience to God's will as somehow our works from ourselves. We deny that either works from the law or works of merit will save, but we embrace in faith those things God works in our lives through baptism.

Student makes a long argument in James 2 that the people who do not show their faith were never Christians to begin with. They only claim "to have faith but actually doesn't." He says, "James isn't talking about a man who truly has faith, but one who claims to have faith but whose claim is false. His faith exists only in his claim and not in reality" (20). Student throughout the chapter contrasts claimed faith with true faith. He fails to notice that those who are addressed as having "claimed" faith are already brothers (James 1:1-2; 2:14). They have indeed obeyed the gospel but have stopped living their faith. The contrast here is between a faith that continues to act and so live and a faith that has stopped serving as so dies. Their faith was not dead, as in the sense of never having existed, but dead in the fruit it produced. Here James is describing a faith capable of acting but is not doing so. He is upbraiding them for not living up to what they believe, not for unbelief altogether. Apparently the rapidity, the quantity and the quality of their obedience of faith made a difference here. One's work (the fruit of faith) perfected their faith; one's faith was useless without demonstration (James 2:20-22). It could neither save nor justify (2:14; 24). Such works here are neither works of the law nor works of merit but compliance, obedience, to faith. James has no design here to nullify the grace of God; nor does he suggest one can earn salvation. What he is saying is that a Christian's unexpressed faith will not save him.

Interestingly, Student quotes Gal. 5:6 from the NIV, "*The only thing that counts is faith expressing itself through love.*" The word for "expressing" in the original is *ἐνεργουμένη*, a participle from the verb meaning, "to put one's capabilities into operation, work, be at work, be active, operate, be effective."<sup>14</sup> If a faith working through love is the only thing that counts, how can Student contend that one is saved without expressing faith through one's repentance and baptism?

Student responds to this obvious error on his part by suggesting that Abraham's obedience was not real, since God stopped him (Gen. 22:1-14). Student argues, "God doesn't have to wait for a single action on my part to know whether the faith in my heart is real" (21). This is an incredible statement in light of the account in Genesis itself.

*Then they came to the place of which God had told him; and Abraham built the altar there, and arranged the wood, and bound his son Isaac, and laid him on the altar on top of the wood. And Abraham stretched out his hand, and took the knife to slay his son. But the angel of the LORD called to him from heaven, and said, "Abraham, Abraham!" And he said, "Here I am." And he said, "Do not stretch out your hand against the lad, and do nothing to him; for now I know that you fear God, since you have not withheld your son, your only son, from Me." (Gen. 22:9-12)*

Abraham traveled to the mountain, built the altar, arranged the wood, bound his son Isaac, and raised his hand to slay his son. He was expressing his faith in *each of these acts*. God was testing Abraham in this (Heb. 11:17), just as He tests each of us to see if we will obey. Notice that God does test and does wait to see what is in our hearts by *what we will do*. The words, "for **now I know** that you fear God," are telling. God came to know something He did not know before this time. We are not suggesting God cannot know the future, but here God said that He did not know what Abraham would do until Abraham lifted his hand. Abraham was stopped while he was demonstrating his faith. This is not the same as one who merely has faith but has not acted upon it. Abraham had already acted, even though he had not taken the life of his son. Abraham *did obey*, until God stopped him. The sacrifice was necessary until God stopped it. We have no record of God stopping anyone's repentance or anyone's baptism. The occasion of Isaac's offering was unique, but the command to repent and be baptized is universal (Mark 16:15-16; Luke 24:47; Acts 2:38-39). God is both just and the justifier of those who believe. God is just in condemning those who have not obeyed and justified in saving the believing (Rom. 2:6-16; 3:21-26).

We might ask the question at this point as to when God credited Abraham's faith. We recognize surely that it was before his circumcision (Rom. 4:10). In Genesis 15, God told Abraham that his descendants would be as numerous as the stars, and Abraham believed (said "amen" to) Him (15:6). It was not until much later (Gen. 17:9-27) that God made the covenant of circumcision with Abraham. Student, however, seems to ignore that Abraham had demonstrated an obedience of faith long before either occasion. In Hebrews 11:8, the inspired writer said,

*By faith Abraham, when he was called, **obeyed** by going out to a place which he was to receive for an inheritance; and he went out, not knowing where he was going.*

Abraham demonstrated an obedience of faith long before the birth of Ishmael or Isaac, when he obeyed by leaving his family and going into a place he was to receive. Abraham had long demonstrated faith in God before his circumcision.

Intention is not the same as obedience; otherwise the son who intended to work in the Father's vineyard would have done the Father's will just as did the son who actually did work (Matt. 21:28-29). Jesus, however, distinguishes the two. Good intentions are not enough to perfect our faith. John the Baptist does make obedience and faith of equal importance in John 3:36:

*"He who believes in the Son has eternal life; but he who does not obey the Son shall not see life, but the wrath of God abides on him."*

A person who does not obey is as person who does not believe. The wrath of God abides on a person who does not obey; that person shall not see life. Jesus had made it clear earlier in this same chapter,

*"Truly, truly, I say to you, unless one is born of water and the Spirit, he cannot enter into the kingdom of God." (John 3:5)*

Student affirms, "our works won't save us. God saves us because of our faith" (23). Yet, Jesus makes it clear that one cannot enter the kingdom of God apart from a birth of water and the Spirit. Every ancient writer who discusses that verse says that this verse is a reference to baptism. Who am I to believe? If we are speaking of works of merit or the works of the Law, these works have never saved; but if we speaking of the obedience of faith, one cannot be saved without it. Baptism is an obedience of faith; it is a work of God not of ourselves.

## When Does God Consider One Guilty?

Student often brings out a truth; but *a* truth is not the same thing as *the whole truth*. It is true that sin begins in the heart. Hating a brother is as sinful as murder. Lusting in the heart is as sinful as committing the act of adultery. Student thereby assumes,

"If God sees the hate in one's heart as his already committing murder and deals with him accordingly, then doesn't it also make sense that God sees faith in one's heart as already obedient and deals with him accordingly? Sure it does." (25)

The problem with this kind of thinking is that it ignores what the Lord says. It sees *a* truth but ignores the fuller statement of truth. Jesus demands obedience with faith, not mere faith (Matt. 7:21-27; Luke 8:21; Heb. 5:8-9). We will be judged by our actions, not merely our hearts (Romans 2:6-16; 2 Cor. 5:10; Rev. 20:11-15). It is not enough merely to know the right thing to do; one must do it (James 4:17).

Student regards it silliness and unfair to regard one who waited too late to obey in baptism to be lost (26). If this be so, then the Lord was both silly and unfair to the foolish virgins that failed to have oil for their lamps (Matt. 25:1-13). Perhaps Jesus should apologize to us all for telling this story. They had good intentions but delayed their preparation. Such delays are foolish and presumptuous. To suggest that the Lord will forgive anyway and let them in is to deny the point of the parable. The foolish virgins were called for joy and close to obedience; but they were not prepared to enjoy the blessing. Jesus requires baptism to enter the kingdom.

If delaying obedience to the gospel is unimportant, one wonders why 3,000 were baptized at Pentecost? Why did the Eunuch seek baptism at first sight of water? Why did Peter order Cornelius and his household to be baptized? Why did the jailer seek baptism at midnight? Why did Ananias tell Saul of Tarsus not to delay? Why were the twelve disciples immediately baptized? Perhaps souls no longer need to seek the Lord while He may be found (Isa. 55:6).

If Ananias demanded a quick response of Paul (Acts 22:16), why would Paul permit delay? If the purpose Paul's apostleship was "to bring about the obedience of faith" (Rom. 1:5; 16:25-27), and his heart's desire for the Jews was they "subject themselves to the righteousness of God" (10:3), then how could Paul suggest that faith alone was sufficient for salvation? Student says, "There are believers who have not yet been to the bottom of a baptistery who are just as

much declared righteous as those who have. They may not have obeyed all the commands yet, but God saves them through the living faith in their hearts" (28). In this, Student assumes much. Jesus said that to enter the kingdom of God one must be born of water and the Spirit; but Student gives his judgment otherwise. Jesus said, "He who has believed and has been baptized shall be saved; but he who has disbelieved shall be condemned" (Mark 16:16); but Student thinks faith alone is sufficient. Peter told the Jews at Pentecost to repent and be baptized in the name of Jesus Christ "so that your sins may be forgiven"; but Student says heartfelt faith is all that is needed. Ananias told Saul to be baptized and wash away his sins; but Student's students need only believe in their hearts. Paul told the Romans that God raised them up to newness of life in baptism (Rom. 6:3-4); but Student gives assurance to unbaptized believers they already have new life. Whether we should believe Student rather than Jesus, Peter, Ananias, and Paul, let the reader decide.

Student asked, "Don't I think them to be in jeopardy because they haven't submitted to the baptism God commands of them?" Student answered, "No" (28). In saying such things, Student has offered a false assurance to unbaptized believers. He has led them to believe that delaying till the Master comes is no different than obedience. He has led those who are baptized for wrong reasons or in the wrong way not to worry, for they are not in jeopardy. In reality he is suggesting men do not have to hear the words of Jesus and act upon them. His doctrine says the foolish man can go to heaven just like the wise man (Matt. 7:24-27). His doctrine says Jesus is the author of eternal to the obedient and for those who haven't yet obeyed Him (Heb. 5:8-9).

### Baptism, Noah and the Flood

*For Christ also died for sins once for all, the just for the unjust, in order that He might bring us to God, having been put to death in the flesh, but made alive in the spirit; in which also He went and made proclamation to the spirits now in prison, who once were disobedient, when the patience of God kept waiting in the days of Noah, during the construction of the ark, in which a few, that is, eight persons, were brought safely through the water. And corresponding to that, baptism now saves you-- not the removal of dirt from the flesh, but an appeal to God for a good conscience-- through the resurrection of Jesus Christ (1 Pet. 3:18-21).*

Many of Student's conclusions come from the fact that his Bible study only consults the NIV. The NIV suggests that baptism is "the pledge of a good conscience," leaving the impression that one has a good conscience prior to baptism. Student does not believe that baptism saves. He says the flood saved Noah from drowning (29) and did not bring Him into a relationship with God. The flood was not designed to bring righteous Noah, who walked with God, into a relationship with God (Gen. 6:9). It was designed to save him from the influence of a sin-filled world. The judgment that came upon the world did not come upon Noah. In that sense, the flood saved Noah. The flood swept away all the wicked, who would not obey God.

Baptism corresponds to that, in that the old man of sin is swept away in baptism. Jesus died to "deliver us out of this present evil age" (Gal. 1:4). By His mercy God saves us today through the washing of regeneration and the renewing of the Holy Spirit, even though we were once foolish ourselves. In Christ we are new creatures. The old has passed away, and all things have become new (2 Cor. 5:17). In baptism our sins are washed away, and we call upon the name of the Lord (Acts 22:16). What are we pleading for? We are making "an *appeal* to God for

a good conscience" (1 Pet. 3:21). Danker, in the latest edition of Bauer's lexicon, defines the term ἑπερωτημα as a "formal request, an appeal."<sup>15</sup> This shows how baptism is the means by which we call upon the name of the Lord (Acts 22:16; cf. Acts 2:21; Rom. 10:13). Let's suppose, however, that the word ἑπερωτημα means "pledge" as the NIV translates it. Barclay explains this term and the interaction:

In every business contract there was a definite question and answer which made the contract binding. The question was: "Do you accept the terms of this contract, and bind yourself to observe them?" And the answer, before witnesses was: "Yes." Without the question and answer the contract was not valid. The technical word for that question and answer clause is *eperotema* in Greek...

Peter is, in effect, saying that in baptism God said to the man coming direct from heathenism: "Do you accept the terms of my service? Do you accept its privileges and promises, and do you undertake its responsibilities and its demands?" And in the act of being baptized, the man answered: "Yes."<sup>16</sup>

Peter's statement "baptism now saves you" stands. Peter pleaded at Pentecost for the Jews to "Save yourselves from this corrupt generation" (Acts 2:40). There is no validity to our entrance into the covenant ratified in the blood of Jesus until by baptism we pledge ourselves. In baptism we die with Christ, are buried with Christ, and are raised with Christ. Only in our resurrection with Him do we find new life.

We are not suggesting that baptism apart from faith or repentance saves—surely not! Nor are we suggesting that the water saves apart from grace or the blood of Jesus—surely not! What we are saying is what Paul said, that by His mercy in the blood of Jesus God saves us through the washing that regenerates—by baptism (Tit. 3:3-7). If Paul could link these matters together, then so can we. We do not have to deny baptism to say God saves us by grace or by faith. They are not antithetical. They are not mutually exclusive. Baptism is the means by which God grants us forgiveness and makes us alive.

## Conclusion

The question of our salvation should be decided on the basis of examining all that the Scripture says on any one point. To assume that our righteousness comes apart from any law, and so we may dismiss God's teaching on baptism, is to presume.

First, this assumption arises from incomplete Bible study and bad hermeneutics. The lack of a definite article does not mean Romans 3:21 does not refer to "the law."

Second, this assumption leads one to deny what Jesus categorically affirms: "Truly, truly, I say to you, unless one is born of water and the Spirit, he cannot enter into the kingdom of God" (John 3:5).

Third, this assumption overlooks Paul's preaching of "the obedience of faith." It ignores that those who do not obey the gospel will suffer the vengeance of God.

Fourth, this assumption suggests that delaying obedience has no consequences, denying what the Lord affirms in the parable of the virgins.

Fifth, this assumption ignores how God works through baptism to save us.

Sixth, this assumption will lead untaught souls to presume upon the grace of God rather than to subject themselves in obedience to the righteousness of God.

For these are other reasons given, we must give "A Student of the Word" a failing grade. His scholarship is incomplete, his conclusions are faulty, and his assumptions will lead untaught souls to a false assurance. Surely, those who take all the Bible seriously will not fall prey to the false doctrine Student teaches. We feel obligated to warn all men of this grievous error.

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<sup>1</sup> The author of "Are Unbaptized Believers Lost?" wanting to focus on the topic in this controversy rather than personality, decided to leave the article anonymous. He merely calls himself, "A Student of the Word." Since the author has not named himself, this response will call him "Student." This article may be found at <http://www.gcmagazine.net/Are%20Unbaptized%20Believers%20Lost.pdf>

<sup>2</sup> Since the author has not named himself, this response will call him "Student."

<sup>3</sup> James 2:14-26 will be discussed in more detail later in this reply.

<sup>4</sup> Daniel B. Wallace, *Greek Grammar Beyond the Basics* (Grand Rapids, Mich.: Zondervan, 1996), p. 209. "It is not necessary for a noun to have the article in order for it to be definite" (p. 243). "A definite noun lays the stress on individual identity. It has in view membership in a class, but this particular member is already marked out by the author" (245). Wallace lists several conditions when an anarthrous noun [one without a definite article, PDS] may also be definite. The second of the ten is an "Object of a Preposition." Wallace explains, "There is no need for the article to be used to make the object of a preposition definite....Thus, when a noun is the object of a preposition, it does not *require* the article to be definite; if it has the article, it must be definite; if it lacks the article, it may be definite" (p. 247). [Emphasis is Wallace's]. Other examples of anarthrous objects of a preposition being definite include Luke 5:12; John 1:1, 13; Rom. 1:4; 2 Cor. 10:3; Matt. 10:22; Mark 2:1; Heb. 4:3; 9:12; 1 Pet. 1:12; Rev. 7:5.

<sup>5</sup> These include Rom. 2:12, 13, 14, 17, 23, 25; 3:20, 27, 28, 31; 5:13, 20; 7:1, 7, 25; 10:4; 13:8, and 10. Some of these references are indisputably references to the Law of Moses. Rom. 7:7 is a prime example: *Τί οὖν ἐροῦμεν; ὁ νόμος ἁμαρτία; μὴ γένοιτο· ἀλλὰ τὴν ἁμαρτίαν οὐκ ἔγνων εἰ μὴ διὰ νόμου, τὴν τε γὰρ ἐπιθυμίαν οὐκ ᾔδειν εἰ μὴ ὁ νόμος ἔλεγεν, Οὐκ ἐπιθυμήσεις.* The NIV translates the verse: What shall we say, then? Is the law sin? Certainly not! Indeed I would not have known what sin was except through the law. For I would not have known what coveting really was if the law had not said, "Do not covet." The Greek phrase "through law" is translated here "through the law." From the context, it is clear that Paul identifies this law as one of the Ten Commandments in the Law of Moses.

<sup>6</sup> According to many scholars, Galatians was written in 48 or 49 AD and Romans in 56 or 57 AD.

<sup>7</sup> Student, speaking about repentance and baptism, said, "Quite frankly, neither stands as the magic point separating lost from saved" (12). Student misses the point of 6:4-7 that newness of life is given when God buries the old man of sin and raises us up to newness of life. One is not crucified with Christ or raised with Christ until one is baptized.

<sup>8</sup> The NIV is joined by other recent translation in showing the purpose of baptism as the remission of sins. *New Evangelical Translation*, 1990; God's Word to The Nations, 1995, says: Peter answered them, "Repent and be baptized, every one of you, in the Name of Jesus Christ so that your sins will be forgiven, and you will receive the gift of the Holy Spirit." *Contemporary English Version*, 1995: Peter said, "Turn back to God! Be baptized in the name of Jesus Christ, so that your sins will be forgiven. Then you will be given the Holy Spirit." *New Revised Standard Version*, 1989: Peter said to them, "Repent, and be baptized every one of you in the name of Jesus Christ so that your sins may be forgiven; and you will receive the gift of the Holy Spirit." *International English Bible*, 2001: "Change your hearts and each one of you must be immersed by the authority of Jesus the Messiah, so that your sins may be forgiven. Then you will receive the gift of the Holy Spirit."

<sup>9</sup> Note the testimony of these lexical sources: Thayer's *Greek-English Lexicon of the New Testament*, 1889, said "εἰς ἄφεσιν ἁμαρτιῶν, to obtain the forgiveness of sins, Acts ii.38." (p. 94) Bauer's *A Greek English Lexicon of the New Testament and Other Early Christian Literature*, rev, and augmented by Gingrich and Danker, 1979. "to denote purpose in order to, to...εἰς ἀφεσιν ἁμαρτιῶν for forgiveness of sins, so that sins might be forgiven Matt. 26:28; cf. Mk 1:4; Lk 3:3; Acts 2:38." A. Oepke, "εἰς" in *Theological Dictionary of the New Testament*

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II:429; cf. I:539. Oepke lists εἰς in Acts 2:38 under the heading “Consecutive and final εἰς.” He stated, “The preposition denotes the direction of an action to a specific end.” This means that the act of the repentance and baptism is directed toward the specific goal of the forgiveness of sins. He specifically cites: “John baptizes, and Jesus sheds His blood for the forgiveness of sins (Mk. 1:4; Lk. 3:3; Matt. 26:28; cf Ac. 2:38)” The pairing together of these passages shows that the reason why Jesus shed His blood is the same reason that one is to be baptized, i.e., “so that sins might be forgiven.”

<sup>10</sup> Everett Ferguson, one of the most highly regarded Patristics scholars in America, said in *Early Christians Speak* this about baptism:

“Quite impressive is the way all second-century authors speak of the meaning and benefits of baptism. Among the blessings ascribed to baptism in these writers are the following: remission of sins, salvation, illumination, eternal life, regeneration, and the gift of the Holy Spirit. The unanimity and vigor of the early second-century statements about baptism are presumptive of a direct relationship between baptism and forgiveness of sins from the early days of the church. The consistency with which second-century authors make the statements, which they do would have been impossible if this had not been the common Christian understanding earlier. It is inconceivable that the whole Christian world reversed its understanding of the meaning of its central rite of conversion within fifty years of the lifetime of the apostles.” (p. 38)

<sup>11</sup> Interestingly, neither the words “grace” nor “faith” is mentioned in Acts 2; the word “believed” is spoken in 2:44 of those who were already added to the saved in the church. We are not suggesting one is saved apart from grace through faith, for the Scriptures say otherwise (Eph. 2:8). What we are saying is that the absence of their mention does not mean they are unnecessary to or uninvolved in one’s salvation.

<sup>12</sup> “kathexes,” *A Greek-English Lexicon of the New Testament and Other Early Christian Literature*, rev. and ed. Frederick William Danker (Chicago: University of Chicago Press, 2000), p. 490.

<sup>13</sup> Many of the thoughts and words in this sentence come from Jimmy Allen, *Survey of Acts* (Searcy, Ark.: Jimmy Allen, 1986), Volume 1, pp. 122-123.

<sup>14</sup> ἐνεργεω, *BDAG*, p. 335.

<sup>15</sup> ἐπερωτημα, *BDAG*, p. 362. Bauer lists “pledge” as a possible meaning but shows a clear preference for the first meaning.

<sup>16</sup> William Barclay, “The Letters of James and Peter,” in the *Daily Study Bible Series* (Philadelphia: Westminster Press, 1976), pp. 244-245.